

Information to identify the case:

Debtor 1	<u>George M Ross Jr.</u>	Social Security number or ITIN	xxx-xx-0214
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-19140-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

George M Ross Jr.

8/9/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 George M Ross, Jr.
 Debtor

Case No. 19-19140-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db +George M Ross, Jr., 9 Brooklawn Dr, Neptune, NJ 07753-3353
 518226902 Jersey Shore University Medical Center, PO Box 650292, Dallas, TX 75265-0292
 518226903 +Lyons Doughty & Veldhuis, PO Box 1269, Mount Laurel, NJ 08054-7269
 518226909 Sunoco, PO Box 6407, Sioux Falls, SD 57117-6407
 518226917 +Verizon, Attn: EOS CCA, PO Box 981008, Boston, MA 02298-1008
 518226918 +WF/FMG, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2019 01:15:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 10 2019 01:15:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

518226894 +EDI: CAPIO.COM Aug 10 2019 04:43:00 AssetCare, 2222 Texoma Pkwy Ste 180,
 Sherman, TX 75090-2484
 518226895 EDI: BMW.COM Aug 10 2019 04:43:00 BMW Financial Services, PO Box 3608, Dublin, OH 43016
 518235746 +EDI: AISACG.COM Aug 10 2019 04:43:00 BMW Financial Services NA, LLC,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 518226896 +EDI: CAPITALONE.COM Aug 10 2019 04:43:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 518226899 EDI: WFNNB.COM Aug 10 2019 04:43:00 Comenity Bank, PO Box 182125,
 Columbus, OH 43218-2125
 518226901 EDI: DISCOVER.COM Aug 10 2019 04:43:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850
 518226904 +EDI: MID8.COM Aug 10 2019 04:43:00 Midland Funding, 8875 Aero Drive Ste 200,
 San Diego, CA 92123-2255
 518226905 E-mail/Text: bnc@nordstrom.com Aug 10 2019 01:14:46 Nordstrom, PO Box 79139,
 Phoenix, AZ 85062-9139
 518226906 EDI: PRA.COM Aug 10 2019 04:43:00 Portfolio Recovery Associates, PO Box 12914,
 Norfolk, VA 23541-1223
 518226910 EDI: RMSC.COM Aug 10 2019 04:43:00 SYNCB, PO Box 965060, Orlando, FL 32896-5060
 518226908 +E-mail/Text: jennifer.chacon@spservicing.com Aug 10 2019 01:16:58
 Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
 518227190 +EDI: RMSC.COM Aug 10 2019 04:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518226915 +EDI: WTRRNANK.COM Aug 10 2019 04:43:00 TD Bank, PO Box 673, Minneapolis, MN 55440-0673
 518226916 EDI: TFSR.COM Aug 10 2019 04:43:00 Toyota Financial Services, PO Box 9490,
 Cedar Rapids, IA 52409-9490

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518226897* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 518226898* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 518226900* Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
 518226907* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, PO Box 12914,
 Norfolk, VA 23541-1223)
 518226911* SYNCB, PO Box 965060, Orlando, FL 32896-5060
 518226912* SYNCB, PO Box 965060, Orlando, FL 32896-5060
 518226913* SYNCB, PO Box 965060, Orlando, FL 32896-5060
 518226914* SYNCB, PO Box 965060, Orlando, FL 32896-5060

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 22

Date Rcvd: Aug 09, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

James J. Cerbone on behalf of Debtor George M Ross, Jr. cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,
NJ95@ecfcbis.com,bcrowley@mchfirm.com
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5